

Application Form- Personal Loan

Application Details				
Loan Application/Reference Number		Requested Loan Amount		Date of Application
Sourcing Details				
Purpose of Loan		Relationship Officer Name		
Branch Name		Relationship Officer Employee ID		Scheme Type:
Existing Customer		CRN		Previous LAN
Applicant's Personal Details				
First Name		Middle Name		Last Name
Email		Mobile		Date of Birth
Gender		Marital Status		Education Qualification
Religion		Minority		Category
Mother First Name		Mother Middle Name		Mother Last Name
Father First Name		Father Middle Name		Father Last Name
Spouse First Name		Spouse Middle Name		Spouse Last Name
Aadhaar Number		Aadhaar Acknowledgement Number		Passport
Voter ID		Driver's License		Passport Expiry Date
NAREGA		Driver's License Expiry Date		PAN* (Please attach Form-60 if PAN is not available)
NPR		Disabled Person		Citizenship/Nationality
CKYC Number		Place of Birth		
Employment Details				
Employment Type		Industry/Profession		Designation
Employer Name		Type of Organisation		Monthly Income (INR)
Present Work Experience (Years)		Present Work Experience (Months)		
Previous Work Experience (Years)		Previous Work Experience (Months)		
Applicant Residence Address				
Line 1		Line 2		Line 3
Landmark		Pincode		State
City		STD		Landline
Property Status		Mailing Address		Stay at this Address (In years)
Applicant Permanent Address				
Line 1		Line 2		Line 3
Landmark		Pincode		State
City		STD		Landline
Property Status		Mailing Address		Stay at this Address (In years)
Applicant Office Address				
Line 1		Line 2		Line 3
Landmark		Pincode		State
City		STD		Landline
Property Status		Mailing Address		Stay at this Address (In years)
Line1		Line2		Line3
Landmark		Pincode		State
City		STD		Landline
Property Status		Mailing Address		Stay at this Address(In Years)
Reference Details				
Title		First Name		Middle Name
Last Name		Email		Mobile
Title		First Name		Middle Name
Last Name		Email		Mobile
New Account Opening Details				
Depositor Name:		Nomination Details: Nominee:		Nomination under Section 45ZA of the Banking Regulation Act, 1949 and Rule 2(1) of the Banking Companies (Nominations) Rules 1985 in respect of bank deposits. (The Nominee or Guardian (if applicable) cannot be holder on the account.)

Type of Account:	SAVING ACCOUNT	In case of 'Yes': Yes, I want to nominate the following person to whom in the event of my/our/minor's death the amount of deposit in the account may be returned by IDFC FIRST Bank Limited.		In case of 'No': I do not want to nominate anyone on my behalf at this moment. I understand the advantages of nomination and the consequences of not nominating anyone to my account.	
Services:	SMS Alert <input checked="" type="checkbox"/>	Nominee Name :		Is the Nominee Minor:	
	Cheque Book <input checked="" type="checkbox"/>	Nominee Address:		Please complete below section in case of 'Yes' : As the nominee is a minor on this date, I/We appoint the following guardian to receive the amount of deposit in the account on behalf of nominee in the event of my/our/minor's death during the minority of the nominee.	
	Debit Card <input checked="" type="checkbox"/>	Relationship with Depositor:		Guardian Name:	
		Date of Birth:		Guardian Address	
		Age:		Would you like the nominee name to be mentioned on your account statement/devices:	
		Gender:			
Disbursement Account Details					
Bank Name		Branch		IFSC Code	
Account Number		Account Type		MICR Code	
Repayment Account Details					
Bank Name		Branch		Repayment Mode	
Account Number		Account Type		Mandate Registration Type	
IFSC Code		MICR Code			
Declaration					

I/ We agree and understand the IDFC FIRST Bank Limited reserves the right to reject any application in case I/we do not fit in the policy norms set by IDFC FIRST bank Ltd. I/We declare that all the particulars and information given in the Application Form are true, correct, complete and up-to-date in all respects and I/We have not withheld any information whatsoever. I/We confirm that no insolvency proceeding(s) or suit for recovery of outstanding dues or monies whatsoever and/or criminal proceedings have been initiated and/or pending against me/us and that I/We have never been adjudicated insolvent/bankrupt by any court or other authority. I/We declare that I/We have not made any payment in cash, bearer, cheque or kind along with or in connection with this Application or any other Application fees to the executive collecting my/our Application/and I/We shall not hold IDFC FIRST Bank Limited liable for any such payment made by us to the executive collecting this Application. I/We understand and confirm that the Application Form and all other documents submitted by me/us to IDFC FIRST Bank Limited shall not be returned to me/us and IDFC FIRST Bank Limited shall have the right to retain the same. I/We have read the Application Form and brochures and are agreeable to all the terms/conditions of availing finance from IDFC FIRST Bank Limited/its group companies. I/We authorise IDFC FIRST Bank Limited/its Group Companies/its Agents to make reference and enquiries relevant to information in this Application Form which IDFC FIRST Bank Limited/its Group Companies/its Agents consider necessary. I/We undertake to inform IDFC FIRST Bank Limited/its Group Companies/its Agents regarding the change in the residential addresses/employment/profession and to provide any further information that IDFC FIRST Bank Limited/its Group Companies/its Agents may require. I/We further declare and confirm that the credit facilities if any enjoyed by me/us with banks/financial institutions/non-banking finance companies has been disclosed here in above. I/We agree that IDFC FIRST Bank may provide the credit facilities mentioned herein only if permitted and if approved in the manner specified or required by the Reserve Bank of India from time to time. I/We confirm that I/We shall not use the credit facility (or any part thereof) for any improper, illegal or unlawful purpose/activities. I/We have been read out and explained in the language known to me/us, the contents of the Application Form for availing the loan from IDFC FIRST Bank Limited by the executive of the Bank and I/We have signed the said Application Form after having understood them and by signing the same. I/We wish to avail of NACH/ECS/SI/Direct Debit facility and hereby express my/our unconditional consent to debit my/our loan instalment etc. from above mentioned account through NACH/ECS/SI/Direct Debit. I/We authorise the bank to honour all such instructions. I/We authorise the representative of the Company to get this mandate verified and registered with bank. Mandate verification charges (if any) may be charged to my/our account. I/We will ensure sufficient balance in the funding account on the date of execution. In case NACH/ECS/SI/Direct Debit instruction is unsuccessful due to financial reasons, the NACH/ECS/SI/Direct Debit instructions will be presented again for clearance. I/We will bear the bounce charges for transactions that have been unsuccessful due to financial reason. I/We hereby agree to abide and be bound by all applicable rules/regulations/instruction/guidelines including but not limited to those issued by the Reserve Bank of India including FEMA Regulations 2000 governing EEEFC Accounts, the Foreign Exchange Management Act, 1999 and Foreign Account Tax Compliance Act 2010 (to the extent applicable to India) and the Common Reporting Standards (CRS), in force time to time. I/We confirm having declared our status as per the rules applicable under section 285BA of the Income Tax Act, 1961 (the Act) as notified by Central Board of Direct Taxes (CBDT) in this regard. I/We confirm that except to the extent disclosed to the Bank, no director or a relative (as specified by RBI) of a banking company (as specified by RBI) or a relative of a senior officer of the Bank (as specified by RBI) is - the applicant (s), or a partner, managing agent, manager, employee, director of our concern, or of our subsidiary or our holding company, or a guarantor on my/our behalf, or holds substantial interest in our concern or my/our subsidiary or holding company. Country of Birth: India Place of Birth: India Country of Residence as per tax laws: India Foreign TIN : TIN Issuing country : I/We hereby agree to abide by and be bound by all applicable rules/regulations/instructions/guidelines including but not limited to those issued by the Reserve Bank of India, including the Foreign Exchange Management Act, 1999 and Foreign Account Tax Compliance Act, 2010 (to the extent applicable to India) and the Common Reporting Standards (CRS), in force from time to time. I/We confirm having declared our status as per the rules applicable under section 285BA of Income Tax Act,1961 (the Act) as notified by Central Board of Direct Taxes (CBDT) in this regard.

"I/We state, declare, confirm and agree that the Bank has duly explained to me/us that submission of a copy of my/our Proof of Possession of Aadhaar Number (OVD) containing Aadhaar number, as an Officially Valid Document(OVD) is not mandatory and I/We have the option to submit any one of the documents as per the list of Officially Valid Documents (updated by the RBI from time to time)

I/we further state, declare and confirm that I am/We are providing my/our Proof of Possession of Aadhaar number(OVD) as an officially valid document voluntarily in accordance with extant rules and regulations; and I am/We are required to redact/ blacken out the first eight digits of Aadhaar number so that only last four digits of the Aadhaar number are visible; and in case I/We do not redact/ blacken out the first eight digits of Aadhaar number, I/We authorized IDFC FIRST Bank to redact/blacken out the Aadhaar number through appropriate means on my/our behalf"

Authorisation

I hereby authorise the Bank, without any notice to me to conduct credit checks, references, make enquiries, in its sole discretion and also authorise the Bank and its agents to share and obtain information, records from any agencies, statutory bodies, credit bureau, bank, financial institutions, or any third party in respect of the application, as it may consider necessary. The Bank shall not be liable for use/sharing of the information. I/we would like to avail the benefits of various bank loan offers, schemes or loan promotional activities or any other promotional schemes and hereby authorise the Bank, it's employees, agents, representatives and associates to do so.

I confirm that laws in relation to the unsolicited communication referred in the "National Do Not Call Registry" as laid down by Telecom Regulatory of India will not be applicable for such communications/calls/SMS received from IDFC FIRST Bank Limited, its representatives, agents. The Bank reserves the right to retain the photograph and documents submitted with the Application and shall not return back. IDFC FIRST Bank Limited shall be entitled at its sole and absolute discretion to approve/reject this Application Form submitted by Applicant/Co-Applicant/Guarantor.

I/We authorise the Bank to submit application/other relevant documents submitted by me to CERSAI. I/We hereby provide my/our consent to receive information from Central KYC Registry through SMS/mail on the above registered number/email address.

I hereby consent to receive information about my loans and offers on whatsapp on the registered number.

Most Important Terms and Charges

Loan Documentation and Enrolment Charges (INR)	2% of Loan Amount+GST	Cheque Bounce Charges (INR)	250/-
Loan Documentation and Enrolment Charges (INR)	2% per month of the unpaid EMI or Rs. 300 whichever is higher	Cheque/ECS Swap Charges (INR)	500/-
Stamp Duty Charges	As per Actuals	Foreclosure Charges (Wherever applicable)	4% of Principal Outstanding

Note- Goods and Services Tax is as applicable for all above charges

Priority Sector Lending

Category		Sub-Category	
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POI and POA for Applicant

POI	
POA	
KYC Type	

Insurance Details

Premium Amount (INR)	For Credit Protect/Group Suraksha:	For Group Safeguard (Hospicash)
Sum Assured		Sum Assured
Nominee for Applicant's Insurance:		Nominee for Applicant's Insurance:
Nominee Name		Nominee Name
Nominee DoB		Nominee DoB
Nominee Gender		Nominee Gender
Relationship with Applicant		Relationship with Applicant
If the nominee is a minor, Appointee details:		
Appointee Name		
Appointee DoB		
Appointee Gender		
Relationship with Applicant		

Signature and Photograph of Applicant and Co-applicant

Date:		Place	
Applicant: Please affix latest passport size photo here		Co-applicant-1: Please affix latest passport size photo here	Co-applicant-2: Please affix latest passport size photo here
Applicant's Signature		Co-Applicant-1's Signature	Co-Applicant-2's Signature
Name of Witness- 1		Name of Witness- 2	
Signature of Witness- 1		Signature of Witness- 2	

For Bank Use Only				
Certification:				
I have met the customer at his:			Others-	
I have seen the original KYC documents and copy/photo is taken for record			Yes	
The customer has signed on all documents in my presence (Not applicable in case of E-sign)			Yes	
Name of the Branch Official			Employee ID	
Date			Signature	
IDFC FIRST Bank Customer Care Number- 18660 500 9900				